

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT of Western District of Pennsylvania**

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 10/24/06.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Aaron M. Miller  
616 Painter Avenue  
Ford Cliff, PA 16228

Case Number:  
06-25243-JAD

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-2838

Attorney for Debtor(s) (name and address):

Robert Shearer  
4536 Melwood Road  
Leechburg, PA 15656  
Telephone number: 724-845-1190

Bankruptcy Trustee (name and address):

Ronda J. Winnecour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Telephone number: 412-471-5566

**Meeting of Creditors**

**\*\*\*Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting\*\*\***

Date: **December 11, 2006**

Time: **11:00 AM**

Location: **3251 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **3/12/07**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): **4/23/07**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to File a Complaint to Determine the Dischargeability of Certain Debts: 2/9/07**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Objections and Hearing on Confirmation of Plan**

The debtor has filed a plan. The plan or a summary of the plan is enclosed. If you choose to object to the plan, you must file a written objection and serve it on trustee, debtor and debtor's attorney provided that it is received by the clerk 10 days before the hearing. Any continuance will be announced at the hearing. No other notice will be given. Parties must check the docket to ascertain the continued hearing date, time and location. Debtors and their counsel **must** attend. The case may be dismissed if debtors do not attend.

The hearing on confirmation will be held:

Date: **12/11/06** , Time: **11:00 AM** , Location: **3251 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

U.S. Bankruptcy Court  
5414 U.S. Steel Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Telephone number: 412-644-2700

**For the Court:**

Clerk of the Bankruptcy Court:  
Theodore S. Hopkins

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 11/13/06

## EXPLANATIONS

Official Form 91 (10/06)

|  |   |
|--|---|
| Filing of Chapter 13 Bankruptcy Case   | A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing. |
| Creditors Generally May Not Take Certain Actions   | Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.  |
| Meeting of Creditors   | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.   |
| Claims   | A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Foreign Creditor:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.                       |
| Discharge of Debts   | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.  |
| Exempt Property  | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.  |
| Filing Papers/Legal Advice   | The Court has an electronic filing system. Attorneys must follow the Court's local rules and procedures governing the manner in which documents must be filed. Any paper filed by non-attorneys in this bankruptcy cases should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office. The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.   |
| Foreign Creditors  | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.   |
| Photo ID/Delays  | For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.  |
| — Refer to Other Side for Important Deadlines and Notices —                                  |   |
| A list of creditors can be obtained from the Clerk's office. For copies, call (412)644-2700. |   |



# INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In particular types of cases or circumstances, such as bankruptcy cases that are not filed voluntarily by a debtor, there may be exceptions to these general rules.

## ---- DEFINITIONS ----

### **Debtor**

The person, corporation, or other entity that has filed a bankruptcy case is called the debtor.

### **Creditor**

A creditor is any person, corporation, or other entity to whom the debtor owed a debt on the date that the bankruptcy case was filed.

### **Proof of Claim**

A form telling the bankruptcy court how much the debtor owed a creditor at the time the bankruptcy case was filed (the amount of the creditor's claim). This form must be filed with the clerk of the bankruptcy court where the bankruptcy case was filed.

### **Secured Claim**

A claim is a secured claim to the extent that the creditor has a lien on property of the debtor (collateral) that gives the creditor the right to be paid from that property before creditors who do not have liens on the property.

Examples of liens are a mortgage on real estate and a security interest in a car, truck, boat, television set, or other item of property. A lien may have been obtained through a court proceeding before the bankruptcy case began; in some states a court judgment is a lien. In addition, to the extent a creditor also owes money to the debtor (has a right of setoff), the creditor's claim may be a secured claim. (See also *Unsecured Claim*.)

### **Unsecured Claim**

If a claim is not a secured claim it is an unsecured claim. A claim may be partly secured and partly unsecured if the property on which a creditor has a lien is not worth enough to pay the creditor in full.

### **Unsecured Priority Claim**

Certain types of unsecured claims are given priority, so they are to be paid in bankruptcy cases before most other unsecured claims (if there is sufficient money or property available to pay these claims). The most common types of priority claims are listed on the proof of claim form. Unsecured claims that are not specifically given priority status by the bankruptcy laws are classified as *Unsecured Nonpriority Claims*.

## Items to be completed in Proof of Claim form (if not already filled in)

### **Court, Name of Debtor, and Case Number:**

Fill in the name of the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the name of the debtor in the bankruptcy case, and the bankruptcy case number. If you received a notice of the case from the court, all of this information is near the top of the notice.

### **Information about Creditor:**

Complete the section giving the name, address, and telephone number of the creditor to whom the debtor owes money or property, and the debtor's account number, if any. If anyone else has already filed a proof of claim relating to this debt, if you never received notices from the bankruptcy court about this case, if your address differs from that to which the court sent notice, or if this proof of claim replaces or changes a proof of claim that was already filed, check the appropriate box on the form.

### **1. Basis for Claim:**

Check the type of debt for which the proof of claim is being filed. If the type of debt is not listed, check "Other" and briefly describe the type of debt. If you were an employee of the debtor, fill in the last four digits of your social security number and the dates of work for which you were not paid.

### **2. Date Debt Incurred:**

Fill in the date when the debt first was owed by the debtor.

### **3. Court Judgments:**

If you have a court judgment for this debt, state the date the court entered the judgment.

### **4. Classification of Claim:**

#### **Secured Claim:**

Check the appropriate place if the claim is a secured claim. You must state the type and value of property that is collateral for the claim, attach copies of the documentation of your lien, and state

the amount past due on the claim as of the date the bankruptcy case was filed. A claim may be partly secured and partly unsecured. (See DEFINITIONS, above).

#### **Unsecured Nonpriority Claim:**

Check the appropriate place if you have an unsecured nonpriority claim, sometimes referred to as a "general unsecured claim". (See DEFINITIONS, above). If your claim is partly secured and partly unsecured, state here the amount that is unsecured. If part of your claim is entitled to priority, state here the amount **not** entitled to priority.

#### **Unsecured Priority Claim:**

Check the appropriate place if you have an unsecured priority claim, and state the amount entitled to priority. (See DEFINITIONS, above). A claim may be partly priority and partly nonpriority if, for example, the claim is for more than the amount given priority by the law. Check the appropriate place to specify the type of priority claim.

### **5. Total Amount of Claim at Time Case Filed:**

Fill in the applicable amounts, including the total amount of the entire claim. If interest or other charges in addition to the principal amount of the claim are included, check the appropriate place on the form and attach an itemization of the interest and charges.

### **6. Credits:**

By signing this proof of claim, you are stating under oath that in calculating the amount of your claim you have given the debtor credit for all payments received from the debtor.

### **7. Supporting Documents:**

You must attach to this proof of claim form copies of documents that show the debtor owes the debt claimed or, if the documents are too lengthy, a summary of those documents. If documents are not available, you must attach an explanation of why they are not available.

You must file an original and one copy of each claim in a Chapter 13 case. This copy shall be transmitted to the Chapter 13 Trustee. You must serve a copy on counsel to Debtor (or on Debtor(s) if not represented by counsel) and file the Certificate of Service listed below. These filing and service requirements for chapter 13 Proof of Claim are mandated by General Order #2000-2

I certify that on \_\_\_\_\_ (insert date), I mailed a copy of hereof to:

(Counsel for Debtor)

\_\_\_\_\_ name

\_\_\_\_\_ address

\_\_\_\_\_ address

\_\_\_\_\_ signature of party making service

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0315-2  
Case: 06-25243

User: gamr  
Form ID: B9I

Page 1 of 1  
Total Served: 24

Date Rcvd: Nov 13, 2006

The following entities were served by first class mail on Nov 15, 2006.

db +Aaron M. Miller, 616 Painter Avenue, Ford Cliff, PA 16228-1018  
aty +Margaret Gairo, 123 South Broad Street, Suite 2080, Philadelphia, PA 19109-1031  
aty +Robert Shearer, 4536 Melwood Road, Leechburg, PA 15656-8371  
tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
smg +Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
ust +Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
Pittsburgh, PA 15222-3714  
11393499 +AFNI, P.O. Box 3097, Bloomington, IL 61702-3097  
11393500 +Cellular One, P.O. Box 17308, Baltimore, MD 21297-1308  
11393501 +Comcast, PO Box 3002, Southeastern, PA 19398-3002  
11393503 +Dominion Peoples, P.O. Box 26784, Richmond, VA 23261-6784  
11393506 +HSBC Card Services, P.O. Box 17051, Baltimore, MD 21297-1051  
11393504 +Homeq, POB 79230, City of Industry, CA 91716-9230  
11393509 +Manor Twp Joint Municipal Auth, 2310 Pleasant View Drive, Ford City, PA 16226-1535  
11393510 +National City, POB 400104, Pittsburgh, PA 15278-0001  
11393511 +PNC, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
11393512 +Portfolio Acquisitions, 2425 Commerce Avenue, Suite 10, Duluth, GA 30096-8913  
11379222 +Udren Law Offices, P.C., 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620

The following entities were served by electronic transmission on Nov 14, 2006.

aty +EDI: QRSHEARER.COM Nov 13 2006 23:16:00 Robert Shearer, 4536 Melwood Road,  
Leechburg, PA 15656-8371  
11393502 +EDI: ESSL.COM Nov 13 2006 23:16:00 Dish Network, POB 4034, Woburn, MA 01888-4034  
11393506 +EDI: HFC.COM Nov 13 2006 23:16:00 HSBC Card Services, P.O. Box 17051,  
Baltimore, MD 21297-1051  
11393508 +EDI: RESURGENT.COM Nov 13 2006 23:16:00 LVNV Funding, P.O. Box 10584,  
Greenville, SC 29603-0584  
11393507 +EDI: RESURGENT.COM Nov 13 2006 23:16:00 LVNV Funding, P.O. Box 740281,  
Houston, TX 77274-0281  
11384576 +E-mail/PDF: bncnotices@nationalcity.com Nov 14 2006 02:48:58 NATIONAL CITY BANK,  
PO BOX 94982, CLEVELAND, OH 44101-4982  
11379221 +EDI: FUNB.COM Nov 13 2006 23:16:00 Homeq, POB 96074, Charlotte, NC 28296-0074  
11383681 +EDI: FUNB.COM Nov 13 2006 23:16:00 Wachovia Bank, National Association,  
123 S. Broad St. 7th Fl. Mail Code, PA1331, Philadelphia, PA 19109-1029  
11384561 +EDI: FUNB.COM Nov 13 2006 23:16:00 Wachovia Bank, National Association,  
Attn: Bankruptcy Department, P.O.Box 13765 Mail Code VA7359, Roanoke, VA 24037-3765  
TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Wachovia Bank, National Association  
11393513\* +Udren Law Offices, P.C., 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620  
11393505\* ++WACHOVIA BANK NA, P O BOX 13765, ROANOKE VA 24037-3765  
(address filed with court: Homeq, POB 96074, Charlotte, NC 28296-0074)

TOTALS: 1, \* 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2006

Signature:

